

**HITESHRI AND HIMANSHU PATEL
FORECASTED CASH FLOWS
FOR THE 5 YEAR PERIOD ENDING NOVEMBER 30, 2025**

**HITESHRI AND HIMASHU PATEL
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Hiteshri and Himanshu Patel

We have compiled the accompanying cash flow forecast for the five years ending November 30, 2025, in accordance with attestation standards established by the American Institute of Certified Public Accountants.

A compilation is limited to presenting in the form of a forecast information that is the representation of the individual and does not include evaluation of the support for the assumptions underlying the forecast. We have not examined the forecast and, accordingly, do not express an opinion or any other form of assurance on the accompanying statement or assumptions. Furthermore, there will usually be differences between the forecasted and actual results because events and circumstances frequently do not occur as expected, and those differences may be material. We have no responsibility to update this report for events and circumstances occurring after the date of this report.

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Clifton, NJ

Hiteshri and Himanshu Patel

Cash Flow Forecast

For the 12 month periods ending November 30, 2021, 2022, 2023, 2024, and 2025

	Year Ending 11/30/2021	Year Ending 11/30/2022	Year Ending 11/30/2023	Year Ending 11/30/2024	Year Ending 11/30/2025	Total
Income						
Per Diem Wages	\$ 55,207	\$ 56,863	\$ 58,569	\$ 60,326	\$ 62,136	\$ 293,099
Spouse Self Employed Income	221,328	226,861	232,533	238,346	244,305	1,163,373
Spouse Rental Income	48,000	48,000	48,000	48,000	48,000	240,000
Total Income	<u>324,535</u>	<u>331,724</u>	<u>339,101</u>	<u>346,672</u>	<u>354,440</u>	<u>1,696,472</u>
Expenditures						
Food and Housekeeping Supplies	9,600	9,888	10,185	10,490	10,805	50,968
Medical Expense	24,072	24,794	25,538	26,304	27,094	127,803
Clothing and Personal Care	2,100	2,163	2,228	2,295	2,364	11,149
Mortgage Expense	111,016	114,346	117,777	121,310	124,949	589,399
Homeowners' Insurance and Maintenance	9,636	9,925	10,223	10,530	10,845	51,159
Meals and Entertainment	3,600	3,708	3,819	3,934	4,052	19,113
Income and Payroll Tax Expense	8,984	9,254	9,531	9,817	10,112	47,697
Travel/Commute	4,200	4,326	4,456	4,589	4,727	22,298
Utilities	8,340	8,590	8,848	9,113	9,387	44,278
Charitable Contributions	3,000	3,090	3,183	3,278	3,377	15,927
Automobile Expense	7,023	7,233	7,450	7,674	7,904	37,284
Insurance Expense	34,020	35,041	36,092	37,175	38,290	180,617
Rental Property Expenses	10,905	11,232	11,569	11,916	12,274	57,896
SBA Loan Payments	28,000	-	-	-	-	28,000
NFS Payment Plan	25,933	23,732	23,732	23,732	23,732	120,861
West Valley Refinance Payments	5,253	21,012	21,012	21,012	21,012	89,301
Education for Employment	360	371	382	393	405	1,911
Administrative Fees	12,000	12,000	12,000	12,000	12,000	60,000
Trustee Fees	3,600	3,600	3,600	3,600	3,600	18,000
Total Expenditures	<u>311,642</u>	<u>304,305</u>	<u>311,624</u>	<u>319,163</u>	<u>326,927</u>	<u>1,573,661</u>
Net Cash Flows	<u>\$ 12,893</u>	<u>\$ 27,419</u>	<u>\$ 27,477</u>	<u>\$ 27,509</u>	<u>\$ 27,513</u>	<u>\$ 122,811</u>

Hiteshri and Himanshu Patel
Cash Flow Forecast Assumptions
For the 5 years ended November 30, 2021, 2022, 2023, 2024, and 2025

Revenues:

Mrs. Patel's revenue is based on current year wage earnings and estimated based on anticipated increase in wages per Mrs. Patel. Mr. Patel's revenue is from his self-employed business' recent history and estimated future revenues as represented. Rental income is based on anticipated monthly rent received from two rental properties.

Expenditures:

Expenditures are based upon the last 12 months of expenses adjusted for non-recurring events, unless otherwise specifically stated. An inflation factor of 3% is built into the forecast, where applicable. Income tax expense is as per projected federal and state income tax liabilities based on projected revenue and estimated deductions from most recent tax filing along with mandatory federal payroll tax deductions.